



RECORDING COVER SHEET

08/28/2008 08:52:34 AM

Fee: \$41.00

ALL TRANSACTIONS, ORS: 205.234

This cover sheet has been prepared by the person Presenting the attached instrument for recording. Any errors in this cover sheet DO NOT affect the Transaction(s) contained in the instrument itself.

**THIS SPACE RESERVED FOR
COUNTY RECORDING USE ONLY**

AFTER RECORDING RETURN TO:

WHEN RECORDED, RETURN TO:
EQUITY LOAN SERVICES, INC.
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING

PRINT or TYPE ALL INFORMATION

The date of this Short Form Line of Credit Deed of Trust ("Security Instrument") is **AUGUST 11, 2008**

1) **NAME(S) OF THE TRANSACTION(S) required by ORS 205.234(a)**
Short Form Line of Credit Deed of Trust

2) **DIRECT PARTY / GRANTOR, required by ORS 205.125(1)(b) and ORS 205.160**

JOHN W WERY

3) **INDIRECT PARTY / GRANTEE, required by ORS 205.125(1)(b) and ORS 205.160**

Wells Fargo Bank, N.A.

4) **TRUSTEE NAME and ADDRESS**

Wells Fargo Financial National Bank, c/o Specialized Services, PO Box 31557 Billings, MT 59107

5) **ALL TAX STATEMENTS SHALL BE SENT TO THE FOLLOWING ADDRESS:**

JOHN W WERY , 1601 CARLSON DR, KLAMATH FALLS, OREGON 97603-4113

6) **TRUE and ACTUAL CONSIDERATION (if any), ORS 93.030**
\$ 54,000.00

7) **FULL OR PARTIAL SATISFACTION ORDER or WARRANT FILED IN THE COUNTY CLERKS LIEN RECORDS, ORS 205.121(1)(e)**

8) **THE AMOUNT OF THE CIVIL PENALTY or THE AMOUNT, INCLUDING PENALTIES, INTEREST AND OTHER CHARGES FOR WHICH THE WARRANT< ORDER OR JUDGMENT WAS ISSUED. ORS 205.125(1)(c) and ORS 18.325**

9) **Recorded to correct** _____
Previously recorded as _____



Until a change is requested, all tax statements shall be sent to the following address:

JOHN W WERY
1601 CARLSON DR
KLAMATH FALLS, OREGON 97603-4113

Prepared by:

Wells Fargo Bank, N.A.
JEREMY M MULLENEAUX, DOCUMENT PREPARATION
11601 N. BLACK CANYON HWY (MAC)
PHOENIX, ARIZONA 85029
877-524-0865

~~Return Address:~~

Wells Fargo Bank, N.A.
Attn: Document Mgt.
P.O. Box 31557
MAC B6955-013
Billings, MT 59107-9900

TAX ACCOUNT NUMBER
R452753

[Space Above This Line For Recording Data]

10605

SHORT FORM TRUST DEED

38371218

REFERENCE #: 20082167300002

Account number: 650-650-8738007-0XXX

DEFINITIONS

Words used in multiple sections of this document are defined below. The Master Form Trust Deed includes other defined words and rules regarding the usage of words used in this document.

- (A) "Security Instrument" means this document, which is dated AUGUST 11, 2008, together with all Riders to this document.
- (B) "Borrower" is JOHN W WERY, AN UNMARRIED MAN. Borrower is the trustor under this Security Instrument.
- (C) "Lender" is Wells Fargo Bank, N.A. Lender is a national bank organized and existing under the laws of the United States. Lender's address is 101 North Phillips Avenue, Sioux Falls, SD 57104.
- (D) "Trustee" is Wells Fargo Financial National Bank, c/o Specialized Services, PO Box 31557 Billings, MT 59107.
- (E) "Debt Instrument" means the promissory note signed by Borrower and dated AUGUST 11, 2008. The Debt Instrument states that Borrower owes Lender FIFTY-FOUR THOUSAND AND 00/100THS Dollars (U.S. \$54,000.00) plus interest. Borrower has promised to pay this debt in one or more regular Periodic Payments and to

OREGON - SHORT FORM CLOSED-END SECURITY INSTRUMENT
HCWF#1020v1 (2/16/08)

(page 2 of 4 pages)



Documents Processed 08-11-2008, 13:06:51

pay the debt in full not later than **seven (7) calendar days after AUGUST 15, 2023.**

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(G) "Loan" means all amounts owed now or hereafter under the Debt Instrument, including without limitation principal, interest, any prepayment charges, late charges and other fees and charges due under the Debt Instrument, and also all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

Leasehold Rider

Third Party Rider

Other(s) [specify] N/A

(I) "Master Form Trust Deed" means the Master Form Trust Deed dated **June 14, 2007**, and recorded on **August 02, 2007**, as Instrument No. **2007-013661** in Book n/a at Page n/a of the Official Records in the Office of the Recorder of **Klamath** County, State of Oregon.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Debt Instrument; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Debt Instrument. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the

County of Klamath :
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

A PARCEL OF LAND SITUATED IN THE STATE OF OREGON, COUNTY OF KLAMATH, WITH A STREET LOCATION ADDRESS OF 1601 CARLSON DR; KLAMATH FALLS, OR 97603-4113 CURRENTLY OWNED BY JOHN W WERY HAVING A TAX IDENTIFICATION NUMBER OF R452753 AND FURTHER DESCRIBED AS MOYINA* LOT 60 .

which currently has the address of 1601 CARLSON DR
[Street]
KLAMATH FALLS, Oregon 97603 ("Property Address"):
[City] [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." The Property shall also include any additional property described in Section 20 of the Master Form Trust Deed.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record as of the execution date of this Security Instrument. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

MASTER FORM TRUST DEED

By the execution and delivery of this Security Instrument, Borrower agrees that all of the provisions of the Master Form Trust Deed are hereby incorporated in their entirety into this Security Instrument. Borrower agrees to



be bound by and to perform all of the covenants and agreements in the Master Form Trust Deed. A copy of the Master Form Trust Deed has been provided to Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it. Borrower also acknowledges receipt of a copy of this document and a copy of the Master Form Trust Deed.

John W. Wery (Seal)
JOHN W WERY -Borrower

For An Individual Acting In His/Her Own Right:

State of Oregon)
County of Klamath)

This instrument was acknowledged before me on Aug. 11, 2008 (date) by
John W Wery (name(s) of person(s))

(Seal, if any)

[Signature]
(Signature of notarial officer)

Notary (Personal Banker)
Title (and Rank)

My commission expires: 10-23-2010

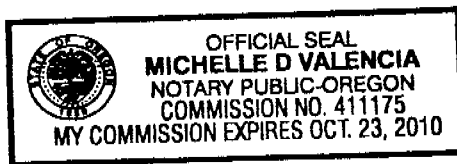


EXHIBIT A

LOT 60 OF MOYINA, ACCORDING TO THE OFFICIAL PLAT THEREOF ON
FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY,
OREGON.

SITUATE IN THE COUNTY OF KLAMATH, STATE OF OREGON.

Permanent Parcel Number: R452753
JOHN W. WERY

1601 CARLSON DRIVE, KLAMATH FALLS OR 97603
Loan Reference Number : 20082167300002/10605
First American Order No: 38371218
Identifier: FIRST AMERICAN LENDERS ADVANTAGE

 WERY
38371218

OR

FIRST AMERICAN ELS
DEED OF TRUST

